

# Exhibit A

**RICARDO MAZZITELLI**

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(917) 575-6246 – cherfm4@hotmail.com

**PROFILE**

Attorney with strong analytical, research and writing skills. Compliance experience in correspondent, retail and international banking; specializing in anti-money laundering (AML), KYC, fraud investigation and Audit. Knowledge of the US Patriot Act, Bank Secrecy Act, KYC requirements and Suspicious Activity Reporting (SARs). Knowledge of Office of Foreign Assets Control regulations (OFAC) and “Know Your Customer” Compliance Banking Training (KYC).

**PROFESSIONAL EXPERIENCE**

**RISK ADVISORY AND FORENSICS (AML/KYC Compliance Consultant):**

**Treliant Risk Advisors;** January 2017 - Present New York, NY/Zimbabwe/Malaysia  
*OFAC Sanctions and Risk Assessment audit*

Performed audit of international bank at branch and HUB level regarding its OFAC sanctions related risks and effectiveness to escalated issues to Group. Reviewed CDD process of new-to-bank and periodic review of bank’s customers in Business-As-Usual environment. Conducted on-site interviews with various compliance and business stakeholder to determine whether sanctions program is adequately staffed to execute the day to day responsibilities, including sanctions screening, management, testing, and reporting. Assessed the bank’s appetite for risk and reviewed bank’s policies to mitigate risk. Wrote Exceptions and Findings audit reports that were presented to the client and regulators.

**East West Bank;** July 2016 – January 2017 Los Angeles, CA  
*Team Lead of AML & KYC Consultant Team*

AML Transaction lookback and KYC remediation to an FRB order. Responsible for final quality of team’s report undertaken during EDD review, KYC due diligence, transaction surveillance and other AML reconciliation processes.

**Treliant Risk Advisors;** November 2014 – June 2016 New York, NY/Mumbai, India  
*Transaction Surveillance, OFAC Sanctions and Risk Assessment audit*

Team Lead of Mumbai audit. Performed audit of international bank’s policies, procedures and process, regarding its Transaction Surveillance & OFAC sanctions program. Reviewed bank policies and procedures to ensure that sanction risks within the bank are identified and escalated to Group. Conducted gap analysis and reviewed bank’s surveillance in Business-As-Usual environment. Reviewed escalation process of alerts and potential risk identified within business. Wrote Exceptions and Findings audit reports that were presented to the client and regulators.

*Transaction Surveillance, OFAC Sanctions and Risk Assessment* New York, NY  
Performed audit of the bank’s sanction program regarding its correspondent relationships and sanction screening of US Dollar Accounts. Wrote Exceptions and Findings audit reports that were presented to the client and regulators.

**Ernst & Young;** February 2014 – November 2014 New York, NY  
*Quality Assurance Team & AML Contract Consultant*

AML Transaction lookback project for bank’s correspondence business in response to an FDIC order. Responsible for quality and reconciliation process to complete coverage of the required client risk assessment undertaken during due diligence, transaction surveillance and other AML operations processes.

**JP Morgan Chase;** June 2013 – February 2014 Brooklyn, NY  
*BAU & Lookback project; Team Leader*

Team Lead of transaction monitoring assignment of consumer banking clients; responsible for overall quality of team’s AML investigation. Managed a team of 12 analysts. Lead and provided team with recommendation for no-further action or SAR filings. Ensured that analysts effectuate proper recommendation regarding USA PA, BSA and bank’s compliance policy for SAR filing or closing investigation as not suspicious. Provided constructive feedback to personnel for training and quality assurance purposes. Ensure all SAR filings were completed within federal regulatory timeframe.

**HSBC USA NA;** February 2013 – May 2013 Brooklyn, NY  
*QA Analyst Multi-SAR Task Project Consultant*

Lead team for second level quality control (QC) of previously filed SARs. Team reviewed multiple SARs filed on suspect and provided guidance regarding mitigation of compliance risk. Help develop overall policy and procedure for FIU team.

**JP Morgan Chase; July 2012 – December 2012**

New York, NY

*KYC Remediation Contract Consultant*

Responsible for the quality assurance and integrity of the KYC program for new and existing TSS clients. Performed risk analysis and OFAC screening on low-to-high-risk customers to ensure compliance with BSA & USA Patriot Act, and appropriate client identification screening as mandated by the firm's KYC procedures. Perform the required KYC screening by documenting and corroborating the information obtained about the client, as required by the global KYC procedures utilizing a variety of independent research sources and internal data provided by the Sales Team.

**HSBC USA NA; June 2011 – June 2012**

New York, NY

*Business-As-Usual AML Contract Analyst*

Transaction monitoring review of customer's wire transfers and ensured conformity with compliance standards. Responsible for determining potential AML concerns, recommended escalation of alerts and generated RFI in order to obtain information regarding pseudo customer. Performed EDD and OFAC screening in order to determine source of wealth and potential reputation risk.

**American Express; May 2010 – May 2011**

New York, NY

*Financial Intelligence Unit, Compliance and Ethics*

Analyzed transactions in accordance to US Patriot Act and internal bank policies in order to identify potential suspicious activity. Responsible for transaction monitoring, fraud analysis, enhanced due diligence, identifying potential money laundering and terrorist financing. Wrote and filed SARs and account termination memos. Performed risk analysis of new and existing bank products and provided guidance.

**Barclays Capital; October 2009 – May 2010**

New York, NY

*KYC Remediation Team Contract Consultant*

Reviewed information and documentation submitted by BWA front office for new accounts in order to ensure completeness and adequacy for onboarding task. Performed positive and negative reputation checks, including OFAC sanctions, using LexisNexis and proprietary search engines. Communicated with front office regarding KYC requirements when documentation and information was inconsistent, insufficient, aged or otherwise unacceptable.

**Washington Mutual; August 2008 – November 2008**

San Antonio, TX

*Quality Control Contract Consultant,*

AML Transaction lookback project. Performed quality review of Level 1 and Level 2, vetted adequacy of SARs for proper disposition in accordance with FinCEN and bank guidelines. Performed transactional Lookback decisions, analyzed suspicious transactions and initiated RFIs from financial institutions and other third parties. Reviewed due diligence of higher risk clients and MSBs based on suspected activities of structuring, nesting, layering and other suspicious activities.

**BDO Seidman LLP; November 2007 – August 2008**

New York, NY

*Regulatory Investigation Contract Consultant*

Anti-Money Laundering transaction lookback project for a major financial institution in response to a regulatory order. Wrote SARs on domestic and international customers, with primary focus on LORO accounts. Analyzed transactions in accordance with US Patriot Act for FinCEN. Conducted AML gap analysis of client's accounts. Created escalation risk management process for distribution to relationship managers and supervisors.

**LEGAL EXPERIENCE**

**Robbins & Associates P.C.; January 2004 – November 2007**

New York, NY

*Litigation Associate*

Successfully represented clients in contract disputes and tort actions. Conducted discovery in litigations, including drafting and answering interrogatories. Drafted trial briefs and subpoenas. Conducted and defended depositions.

**Rogers, Wughalter & Kaufman; September 2002 – January 2004**

Bronx, NY

*Litigation Associate*

Represented clients in Landlord-Tenant actions and contract disputes. Proposed and finalized settlements prior to trial.

**Office of the NY State Attorney General, June 2001 – October 2001**

New York, NY

*Labor Bureau Legal Intern*

Research and wrote memoranda of law for staff attorneys on issues of labor law. Interviewed witnesses and assisted staff attorneys in fact gathering stage of cases.

**Camden County Prosecutor's Office**

Camden, NJ

*Legal Intern*, June 2000 – August 2000

Wrote briefs in response to defendant's motions to suppress evidence. Researched, analyzed and briefed New Jersey trial and Supreme Court decisions.

EDUCATION

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**Benjamin N. Cardozo School of Law**

New York, NY

*Juris Doctor*, June 2002

Honors: Immigration Law Clinic, Bet Tzedek Legal Clinic

Activities: International Law Student Association

Litigation: Intensive Trial Advocacy Program, using NITA material.

**Rutgers University**

Camden, NJ

Bachelor of Science in Arts, Political Science, May 1999

Honors: Dean's List

PROFESSIONAL MEMBERSHIPS

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American Bar Association, New York Bar Association, New York County Lawyers Association.

LANGUAGES

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Fluent in Spanish; proficient Italian.